Claims

I claim:

1. an online database method and system for paying qualified recipients for their attention to messages; said method and system comprised of four core processes: an advertiser process, a recipient process, an inspector process, and a payment process;

in said advertiser process, the system performs the following steps:

    a. registers an advertiser's identity,

    b. stores an offer by the advertiser, said offer including the following data:

        1. a set of offer conditions,

        2. an EV payment and a payoff,

in said recipient process, the system performs the following steps:

    a. registers a recipient's identity,

    b. finds an offer in response to the recipient's input,

    c. registers acceptance of the offer,

    d. executes an EV payment bet determined by the offer (selects a random number from a range dictated by the EV payment and the payoff),

    e. if the acceptor has won the bet:

        1. informs him that he has won,

        2. receives and registers the acceptor's claim to be paid the payoff,

        3. passes the claim to the inspector process;

in said inspector process, the system performs the following steps:

    a. authenticates an inspector,

    b. retrieves a *claim record*, which includes the following data elements: the offer data, the recipient ID data, the acceptance data and, the claim data,

    c. presents an *inspection report form*, which includes fields for the following information:

        1) *the name of the inspector*, 2) *the claim locator number*, identifying the claim, 3) *the decision*, stating whether the claim is approved or rejected, 4) *the explanation*, stating why the claim is rejected, if it is rejected,

    d. when the inspector enters a decision, SPQ stores and timestamps the inspection report and associates the report with the offer data and acceptance data for the recipient,

    e1. if the claim is rejected, the system notifies the recipient telling him of the rejection and, in the notice, includes the explanation stored in the explanation field of the inspection form,

    e2. if the claim is approved, the system passes the result to the payment process,

in said payment process, the system performs the following steps:

    a. registers that the recipient is owed the payoff amount stated in the offer,

    b. notifies the recipient telling him he has won and is owed the payoff,

    c. notifies the advertiser that she owes the recipient the payoff.